Randal S. Mashburn
U.S. Bankruptcy Judge

Dated: 9/6/2017



UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF TENNESSEE NASHVILLE DIVISION

In re:	Chapter 11
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CHARLES E. WALKER, Case No. 3:16-bk-3304

Debtor. Hon. Randal S. Mashburn

ORDER GRANTING IN PART AND DENYING IN PART DEBTOR'S AMENDED OBJECTION TO PROOF OF CLAIM OF FIRST FREEDOM BANK

Upon consideration of the *Debtor's Objection to Claim No. 15 Filed by First Freedom Bank* (Dkt. No. 664) (the "*Original Objection*"); and upon consideration of *First Freedom Bank's response to Debtor's Objection to Claim No. 15 Filed by First Freedom Bank* (Dkt. No. 737); and upon consideration of the *Debtor's Amended Objection to Claim No. 15 Filed by Creditor First Freedom Bank* (Dkt. No. 768) (the "*Amended Objection*" and together with the Original Objection, the "*Objections*"); and upon consideration of *First Freedom Bank's Supplemental Response to Debtor's Amended Objection to Proof of Claim of First Freedom Bank* (Dkt. No. 818); and upon consideration of all documents and evidence before this court with respect to the foregoing; and upon finding this court has jurisdiction over the Objections and venue is proper in this court; and upon consideration of the arguments of counsel at hearings

before this court on August 29, 2017 and August 31, 2017, for the reasons set forth on the records, which reasons are incorporated in this order as the findings of fact and conclusions of law of this court, it is hereby

ORDERED that the Objections are GRANTED IN PART AND OVERRULED IN PART, as set forth in this order; and it is further

ORDERED that First Freedom Bank's secured claim is disallowed, pursuant to section 506(b) of title 11 of the United States Code, in the amount of **\$5,193.70**, representing late charges collected or accrued by First Freedom during the pendency of this chapter 11 case; and it is further

ORDERED that the remainder of First Freedom Bank's secured claim is allowed in its entirety, including attorneys' fees and costs through August 31, 2017 and default interest through the date of payment in accordance with the underlying loan documents; and it is further

ORDERED that the chapter 11 trustee is authorized to satisfy the remaining balance of First Freedom Bank's secured claim in the amount of \$76,570.25 (as of September 1, 2017), including attorneys' fees and costs through August 31, 2017, plus interest through the date of payment (at the rate of \$26.11 per diem) in accordance with the underlying loan documents; and it is further

ORDERED that this court shall retain jurisdiction over any and all matters arising out of this order or its enforcement.

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THIS ORDER WAS SIGNED ELECTRONICALLY AS INDICATED AT THE TOP OF THE FIRST PAGE

4814-6963-8478.1

PREPARED BY AND APPROVED FOR ENTRY:

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